

This policy form is for Nursing Home and Residential Care Facility Only. The policy is a Group type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.    ☐ 2 Yrs.    ☒ 3 Yrs.    ☒ 4 Yrs.  
☒ 5 Yrs.    ☒ 6 Yrs.    ☒ 7 Yrs.    ☒ Lifetime

☒ Important Company Notes:

1095, 1460, 1825, 2190, 2555 (No. of days) times the Nursing Facility Daily Benefit. 10 Yrs. also available.

**Elimination Periods**

- ☐ 0 days    ☐ 60 days    **TYPE**  
☐ 20 days    ☒ 90 days    ☒ Calendar Day  
☒ 30 days    ☐ 100 days    ☐ Service Day

**Inflation Protection**

- ☒ 5% Compound    ☒ Guaranteed Purchase Option  
☐ 5% Simple    ☐ Important Company Notes

**Nursing Home Daily Benefit Amounts**

\$75 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day    ☐ per week    ☐ per month

☐ Not Available

☒ Important Company Notes:

These services are reimbursed up to 100% of the daily benefit

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%    ☒ 90%    ☒ 80%    ☒ 75%  
☒ 70%    ☐ Important Company Notes

**Waiver of Premium**

Premium payments are waived the first of the month coincident with or following the date the waiting period is fulfilled and the insured is chronically ill. Premium payments would resume on the first of the month after the insured is no longer eligible for benefits.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit		90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$192	\$625	\$185	\$600	\$324	\$1,091
55	\$301	\$840	\$289	\$807	\$491	\$1,411
60	\$477	\$1,135	\$458	\$1,090	\$748	\$1,830
65	\$778	\$1,574	\$747	\$1,510	\$1,167	\$2,426
70	\$1,268	\$2,214	\$1,216	\$2,122	\$1,887	\$3,387
75	\$2,058	\$3,150	\$1,971	\$3,016	\$3,038	\$4,779
80	\$3,291	\$4,503	\$3,149	\$4,306	\$4,814	\$6,766

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

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**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.    ☐ 2 Yrs.    ☒ 3 Yrs.    ☒ 4 Yrs.  
☒ 5 Yrs.    ☒ 6 Yrs.    ☒ 7 Yrs.    ☒ Lifetime

☒ Important Company Notes:

1095, 1460, 1825, 2190, 2555 (No. of days) times the Nursing Facility Daily Benefit. 10 Yrs. also available.

**Elimination Periods**

- ☐ 0 days    ☐ 60 days    **TYPE**  
☐ 20 days    ☒ 90 days    ☐ Calendar Day  
☒ 30 days    ☐ 100 days    ☒ Service Day

**Inflation Protection**

- ☒ 5% Compound    ☒ Guaranteed Purchase Option  
☐ 5% Simple    ☐ Important Company Notes

**Nursing Home Daily Benefit Amounts**

\$75 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day    ☐ per week    ☐ per month

☐ Not Available

☒ Important Company Notes:

These services are reimbursed up to 100% of the daily benefit

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%    ☒ 90%    ☒ 80%    ☒ 75%  
☒ 70%    ☐ Important Company Notes

**Waiver of Premium**

Premium payments are waived the first of the month coincident with or following the date the waiting period is fulfilled and the insured is chronically ill. Premium payments would resume on the first of the month after the insured is no longer eligible for benefits.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit		90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$185	\$600	\$168	\$545	\$295	\$993
55	\$289	\$807	\$261	\$731	\$445	\$1,283
60	\$458	\$1,090	\$413	\$986	\$676	\$1,661
65	\$747	\$1,510	\$671	\$1,364	\$1,050	\$2,197
70	\$1,216	\$2,122	\$1,088	\$1,912	\$1,692	\$3,059
75	\$1,971	\$3,016	\$1,758	\$2,711	\$2,714	\$4,303
80	\$3,149	\$4,306	\$2,800	\$3,858	\$4,285	\$6,068

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Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.  
☐ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime  
☐ Important Company Notes:

Elimination Periods

- ☐ 0 days ☒ 60 days ☐ TYPE  
☐ 20 days ☒ 90 days ☐ Calendar Day  
☒ 30 days ☐ 100 days ☒ Service Day

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option  
☒ 5% Simple ☐ Important Company Notes  
*Also 5% Compound and Simple capped at 200% of the original monthly benefit amount.*

Nursing Home Daily Benefit Amounts

\$1000 minimum to \$6000 maximum per [day, week or month] offered in increments of \$100.

- ☐ per day ☐ per week ☒ per month  
☐ Not Available

☐ Important Company Notes:

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%  
☐ 70% ☐ Important Company Notes

Waiver of Premium

After satisfaction of the Elimination Period and receiving benefits, premium will be waived.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$160	\$449	\$139	\$399		\$231	\$643	
55	\$227	\$567	\$202	\$504		\$319	\$802	
60	\$353	\$752	\$311	\$668		\$487	\$1,037	
65	\$626	\$1,172	\$554	\$1,037		\$844	\$1,579	
70	\$1,079	\$1,777	\$958	\$1,575		\$1,441	\$2,381	
75	\$2,003	\$2,982	\$1,777	\$2,646		\$2,633	\$3,923	
80	\$3,247	\$4,448	\$2,877	\$3,944		\$4,221	\$5,779	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.